

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
BALTIMORE DIVISION**

In re:

**SEAN PUCKETT
AKA SEAN P. PUCKETT
AKA SEAN PATRICK PUCKETT,
DEBTOR.**

CHAPTER 13

CASE NO. 14-24569

**FEDERAL NATIONAL MORTGAGE ASSOCIATION
("FANNIE MAE"), CREDITOR C/O SETERUS, INC.**

MOVANT,

vs.

**SEAN PUCKETT
and GERARD R. VETTER, TRUSTEE,**

RESPONDENTS.

NOTICE OF DEFAULT

The Movant, by Counsel, states as follows:

1. On August 25, 2015 this Court entered an Order (the "Order") providing that the Debtor was to cure the existing post-petition default. The Order also states that in the event that the Debtor should fail to make the payments by the dates in accordance with the terms of the Order, or if the Debtor should default in making future monthly, post-petition payments, the Movant may file with this Court and mail to all interested parties a Notice describing the alleged default.

2. The Debtor has defaulted on the loan in failing to make payments and is out of compliance with the Order.

3. The following chart sets forth the post-petition amount due pursuant to the terms of the Order that have been missed by the Debtor as of October 16, 2018:

Number of Missed Payments	From	To	Monthly Payment Amount	Total Missed Payments
3	03/01/2018	05/01/2018	\$1,142.36	\$3,427.08
4	06/01/2018	09/01/2018	\$1,135.37	\$4,541.48
1	10/01/2018	10/01/2018	\$1,149.44	\$1,149.44
Less partial payments (suspense balance):				(\$1,062.04)

Total Payments: \$8,055.96

Notice of Default Fee

\$50.00

Total Due: \$8,105.96

4. Pursuant to the terms of the Order, within fourteen (14) days of the filing of this notice you may (a) cure the default by **November 2, 2018**, or (b) pursue any other relief as set forth under the Order.

5. The default amount must be made payable to **Seterus, Inc.**, and must be received before expiration of this Notice of Default as set forth above. Said funds should be sent to:

**Samuel I. White, P.C.
ATTN: Docket Team
1804 Staples Mill Road, Suite 200
Richmond, Virginia 23230**

6. In the event funds tendered pursuant to this Notice of Default fail to clear the financial institution, such funds shall not constitute a cure. **Please further note that if funds less than the necessary amount set forth above are tendered, same may be applied to the loan, however, unless the full balance is timely received incident to this Notice, this loan will be released from bankruptcy accordingly.**

Date: October 19, 2018

**FEDERAL NATIONAL MORTGAGE
ASSOCIATION ("FANNIE MAE"), CREDITOR
C/O SETERUS, INC.**

By: /s/Randa S Azzam
Randa S. Azzam, Esquire, Bar No. 22474
Deena L. Reynolds, Esquire, Bar No. 17956
John E. Driscoll, Esquire, Bar No. 17161
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611 Rockville Pike
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RAzzam@siwpc.com

CERTIFICATE OF SERVICE

I certify that on October 19, 2018, the foregoing Notice of Default was served via CM/ECF on Robert S. Thomas, II, Trustee, and Edward M. Miller, Counsel for Debtor, at the email addresses registered with the Court, and that a true copy was mailed via first class mail, postage prepaid, to Sean Puckett, Debtor, 203 Grand Dr., Taneytown, MD 21787-2305.

/s/Randa S Azzam
Randa S. Azzam, Esquire
Samuel I. White, P. C.